

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
YANDEL, CAMILLE L § Case No. 09-22456
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: (Without deducting any secured claims)	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/MICHAEL G. BERLAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
000001	GRUNDY COUNTY COLLECTOR					
000003	NUMARK CREDIT UNION					
000002	NUMARK CREDIT UNION					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND					
MICHAEL G. BERLAND					
The Bank of New York Mellon					
The Bank of New York Mellon					
The Bank of New York Mellon					
The Bank of New York Mellon					
The Bank of New York Mellon					
The Bank of New York Mellon					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714					
	Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714					
	At & T Wireless P O Box 6451 Carol Stream, IL 60197- 6451					
	Atlantic Crd P O Box 13386 Roanoke, VA 24033					
	Blatt, Hassenmiller, Leibsker & Moore LLC 125 South Wacker Dr, Suite 400 Chicago, IL 60606					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Blatt, Hassenmiller, Leibsker & Moore LLC 125 South Wacker Dr, Suite 400 Chicago, IL 60606					
	Collection 15 Union St Lawrence, MA 01840					
	Collection Attn: Bankruptcy Department Po Box 10587 Greenville, SC 29603					
	Creditors Collection B 716 Columbus St Ottawa, IL 61350					
	Freedman Anselmo Lindberg & Rappe 1807 W Diehl - Suite 333 PO Box 3107 Naperville, IL 60566					
	Hilco Rec 5 Revere Dr Ste 510 Northbrook, IL 60062					
	Hsbc/rs Hsbc Retail Services Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Juniper (Carnival Sea Miles) Barclays Bank Card Services PO Box 8801 Wilmington, DE 19899-8801					
	Kay Jewelers PO Box 3680 Akron, OH 44309					
	Sst/cigpficorp					
	St Joseph Medical Center PLEASE PROVIDE ADDRESS					
	US Cellular P.O. Box 0203 Palatine, IL 60055					
	Valentine & Kebartas, Inc PO Box 325 Lawrence, MA 01842					
	Washington Mutual Card Services Providian (Pay Pal) PO Box 660509 Dallas, TX 75266-0509					
	Washington Mutual Card Services Providian (Wa Mu) PO Box 660509 Dallas, TX 75266-0509					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	West Asset Management PO Box 2548 Sherman, TX 75091					
000006	CAPITAL RECOVERY III LLC					
000007	CAPITAL RECOVERY III LLC					
000008	CAPITAL RECOVERY III LLC					
000009	CAPITAL RECOVERY III LLC					
000004	MINOOKA ANIMAL HOSP.					
000005	ROUNDUP FUNDING, LLC					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

FORM 1
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Page: 1
Exhibit 8

ASSET CASES

Case No: 09-22456 BL Judge: Bruce W. Black
Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND

Date Filed (f) or Converted (c): 06/19/09 (f)

341(a) Meeting Date: 08/17/09

Claims Bar Date: 09/21/11

For Period Ending: 08/09/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Payment of monies paid by former husband-unsch Debtor received the sum of \$10,800 from former husband in undisclosed asset before case reopened. She repaid the money recieved to trustee. No further monies are owed. This asset was not listed on the original schedules and the case was reopened. Asset is listed on Amended schedules in paragraph 16 as La Rocco v. Larocco for \$21,000.	0.00	10,800.00		10,800.00	FA
2. 1804 Waters Edge, Minooka	142,423.00	0.00	DA	0.00	FA
3. Checking Chase	500.00	0.00	DA	0.00	FA
4. Savings Chase	100.00	0.00	DA	0.00	FA
5. Household goods	1,000.00	0.00	DA	0.00	FA
6. Clothing	300.00	0.00	DA	0.00	FA
7. Term life	0.00	0.00	DA	0.00	FA
8. 401k employer	7,772.00	0.00	DA	0.00	FA
9. 2008 federal tax refund	2,895.00	0.00	DA	0.00	FA
10. 2005 Hyundai	11,000.00	0.00	DA	0.00	FA
11. 2008 Chevrolet Cobalt	10,555.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.71	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$176,545.00	\$10,800.00	\$10,800.71	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit 8

Case No: 09-22456 BL Judge: Bruce W. Black
Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND
Date Filed (f) or Converted (c): 06/19/09 (f)
341(a) Meeting Date: 08/17/09
Claims Bar Date: 09/21/11

The debtor reopened the case since there was an unsecheduled asset. Ms Yandell was receiving payments from her ex-husband, which were an asset of the bankruptcy estate. Yandel repaid the monies to the Trustee.

Initial Projected Date of Final Report (TFR): 12/31/14

Current Projected Date of Final Report (TFR): 12/31/14

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-22456 -BL
Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND
Bank Name: The Bank of New York Mellon
Account Number / CD #: *****2665 Money Market Account

Taxpayer ID No: *****3934
For Period Ending: 08/09/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
04/19/11	1	Chase Bank	Repayment of monies from former husband	1129-000	3,600.00		3,600.00
04/29/11	INT	The Bank of New York Mellon	DEPOSIT CHECK #9452406238				
05/19/11	1	Chase Bank	Interest posting at 0.0100%	1270-000	0.01		3,600.01
			Repayment of monies paid by former husband, which were property of bankruptcy estate	1129-000	3,600.00		7,200.01
			DEPOSIT CHECK #9452402714				
05/31/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		7,200.05
06/15/11	1	Chase Bank	Repayment of monies paid by former husband	1129-000	3,600.00		10,800.05
			DEPOSIT CHECK #9452402799				
06/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.07		10,800.12
07/29/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		10,800.21
08/31/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		10,800.30
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.15	10,775.15
09/07/11		The Bank of New York Mellon	Bank and Technology Services Fee Adjustment	2600-000		-0.15	10,775.30
09/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.08		10,775.38
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	10,750.38
10/31/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		10,750.47
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	10,725.47
11/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.08		10,725.55
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	10,700.55
12/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		10,700.64
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	10,675.64
01/25/12	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.07		10,675.71
01/25/12		Transfer to Acct #*****5056	Bank Funds Transfer	9999-000		10,675.71	0.00

Page Subtotals 10,800.71 10,800.71

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-22456 -BL
Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND
Bank Name: The Bank of New York Mellon
Account Number / CD #: *****2665 Money Market Account

Taxpayer ID No: *****3934
For Period Ending: 08/09/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					10,800.71	10,800.71	0.00
Less: Bank Transfers/CD's					0.00	10,675.71	
Subtotal					10,800.71	125.00	
Less: Payments to Debtors						0.00	
Net					10,800.71	125.00	

Page Subtotals 0.00 0.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-22456 -BL
Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND
Bank Name: The Bank of New York Mellon
Account Number / CD #: *****2666 Checking Account

Taxpayer ID No: *****3934
For Period Ending: 08/09/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00

COLUMN TOTALS	0.00	0.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

Page Subtotals 0.00 0.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-22456 -BL
Case Name: YANDEL, CAMILLE LTrustee Name: MICHAEL G. BERLAND
Bank Name: Congressional Bank
Account Number / CD #: *****5056 Checking AccountTaxpayer ID No: *****3934
For Period Ending: 08/09/12Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
01/25/12		Transfer from Acct #*****2665	Bank Funds Transfer	9999-000	10,675.71		10,675.71
06/21/12	001001	MICHAEL G. BERLAND 1 NORTH LASALLE STREET STE 1775 CHICAGO, IL 60602	Chapter 7 Compensation/Fees	2100-000		1,830.07	8,845.64
06/21/12	001002	MICHAEL G. BERLAND 1 NORTH LASALLE STREET STE 1775 CHICAGO, IL 60602	Chapter 7 Expenses	2200-000		34.16	8,811.48
06/21/12	001003	Minooka Animal Hosp. c/o Collection Professionals Inc. P.O. Box 416 Lasalle, IL 61301	Claim 000004, Payment 40.37585%	7100-000		7.09	8,804.39
06/21/12	001004	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Claim 000005, Payment 40.38857%	7100-000		1,428.77	7,375.62
06/21/12	001005	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Claim 000006, Payment 40.38852%	7100-000		2,931.35	4,444.27
06/21/12	001006	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Claim 000007, Payment 40.38839%	7100-000		539.71	3,904.56
06/21/12	001007	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Claim 000008, Payment 40.38844%	7100-000		3,340.71	563.85

Page Subtotals

10,675.71

10,111.86

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-22456 -BL
Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND
Bank Name: Congressional Bank
Account Number / CD #: *****5056 Checking Account

Taxpayer ID No: *****3934
For Period Ending: 08/09/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/21/12	001008	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Claim 000009, Payment 40.38867%	7100-000		563.85	0.00

COLUMN TOTALS	10,675.71	10,675.71	0.00
Less: Bank Transfers/CD's	10,675.71	0.00	
Subtotal	0.00	10,675.71	
Less: Payments to Debtors		0.00	
Net	0.00	10,675.71	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Money Market Account - *****2665	10,800.71	125.00	0.00
Checking Account - *****2666	0.00	0.00	0.00
Checking Account - *****5056	0.00	10,675.71	0.00
	10,800.71	10,800.71	0.00
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 563.85